

Information to identify the case:					
Debtor 1: Bradley C Smith			Social Security number or ITIN: xxx-xx-9750		
First Name    Middle Name    Last Name			EIN: _____		
Debtor 2: (Spouse, if filing)			Social Security number or ITIN: _____		
First Name    Middle Name    Last Name			EIN: _____		
United States Bankruptcy Court: Eastern District of Texas			Date case filed for chapter: 13    12/30/21		
Case number: 21-90242					

## Official Form 3091

### Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Bradley C Smith	
<b>2. All other names used in the last 8 years</b>	aka Bradley Coy Smith, dba Bradley Smith	
<b>3. Address</b>	12526 N FM 95 Nacogdoches, TX 75961	
<b>4. Debtor's attorney</b> Name and address	Walter David Stephens P.O. Box 444 103 E. Denman Lufkin, TX 75902-0444	Contact phone (936) 639-5898 Email: <a href="mailto:wdavids@consolidated.net">wdavids@consolidated.net</a>
<b>5. Bankruptcy trustee</b> Name and address	Lloyd Kraus Plaza Tower 110 N. College Ave., 12th Floor Tyler, TX 75702	Contact phone 903-593-7777 Email: <a href="mailto:docs@ch13tyler.com">docs@ch13tyler.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	300 Willow Suite 112 Beaumont, TX 77701	Hours open: 8:00 – 4:00 Contact phone 409-839-2617 Date: 1/10/22

For more information, see page 2

<b>7. Meeting of creditors</b>	<b>February 2, 2022 at 01:00 PM</b>	<b>Location:</b> <b>Hearing by Video Conference</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>		
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 4/4/22</b> <b>Filing deadline: 3/10/22</b> <b>Filing deadline: 6/28/22</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. A proof of claim may be filed electronically. Click the "File a Claim" button on the home page at <a href="https://www.txeb.uscourts.gov">https://www.txeb.uscourts.gov</a> to submit a claim. Contact the bankruptcy clerk's office for further instructions. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	The debtor has filed a plan and will be sent separately. The hearing on confirmation will be held on: 3/31/22 at 09:30 AM , Location: <b>Hearing Link: <a href="https://bit.ly/3Gu0Spe">https://bit.ly/3Gu0Spe</a></b> , Instructions at <a href="http://www.txeb.uscourts.gov">www.txeb.uscourts.gov</a>	
<b>11. Filing a chapter 13 bankruptcy case</b>	<b>Objections to confirmation must be filed in writing with the Court no later than (14) days prior to the scheduled hearing to consider confirmation of the plan.</b>	
<b>12. Exempt property</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>13. Discharge of debts</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.

United States Bankruptcy Court  
Eastern District of Texas

In re:  
Bradley C Smith  
Debtor

Case No. 21-90242-jps  
Chapter 13

District/off: 0540-9  
Date Rcvd: Jan 10, 2022

User: admin  
Form ID: 309I

Page 1 of 4  
Total Noticed: 77

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2022:**

Recip ID	Recipient Name and Address
db	+ Bradley C Smith, 12526 N FM 95, Nacogdoches, TX 75961-8753
aty	Abby U. Dreher, Barrett Daffin Frappier Turner & Engel, 4004 Beltline Road, Suite 100, Addison, TX 75001-4320
aty	George Dunn, Devlin, Naylor & Turbyfill, PLLC, 5120 Woodway, Suite 9000, Houston, TX 77056-1725
tr	+ Lloyd Kraus, Plaza Tower, 110 N. College Ave., 12th Floor, Tyler, TX 75702-7226
cr	+ Bank of America, N.A., c/o BDFTE, LLP, 4004 Belt Line Rd Ste. 100, Addison, TX 75001-4320
cr	+ Ford Motor Credit Company LLC, c/o Devlin, Naylor & Turbyfill, P.L.L.C., Attn: George F. Dunn, 5120 Woodway, Suite 9000, Houston, TX 77056-1725
8107837	+ Angelina Savings Bank, 1721 Tulane Dr, Lufkin, TX 75901-5607
8107838	Arrington Lumber, 445 County Rd 1538, Jacksonville, TX 75766
8107839	+ Attorney General of Texas, Box 12548, Capitol Station, Austin, TX 78711-2548
8107840	++ BANCORPSOUTH, BANKRUPTCY DEPARTMENT, P O BOX 4360, TUPELO MS 38803-4360 address filed with court:, BancorpSouth, Attn: Bankruptcy, 178 Commerce St, Batesville, MS 38606
8107842	Barfield Family Trust, 2106 N Palm Ct, Pasadena, TX 77502-5614
8107843	Barfield, Sherry 4B Ranch, 2106 N Palm Ct, Pasadena, TX 77502-5614
8107845	+ Brown, Thomas, Atty for Velvin Oil Co Inc, 116 N Kilgore St, Kilgore, TX 75662-5822
8107846	+ Bufkin, James A, Attorney for Hughes Petroleum, PO Box 154138, Lufkin, TX 75915-4138
8107847	+ CAC Financial Corp, 2601 Northwest Expressway, Suite 1000E, Oklahoma City, OK 73112-7236
8107849	CJR Management, 378 CR 4117, Timpson, TX 75975
8107850	CJR Management, 378 CR 4117, Timpson, Texas 75975
8107848	+ Center Broadcasting Co, PO Box 930, Center, Texas 75935-0930
8107852	+ Commercial Bk Texas Na, 109 W Parker, Elkhart, TX 75839-7608
8107855	+ District Clerk Rusk Co, CV 2021-185, PO Box 1687, Henderson, TX 75653-1687
8107856	+ Element Financial Corp, 655 Business Center Dr, Horsham, PA 19044-3409
8109348	+ FORD MOTOR CREDIT COMPANY, LLC, c/o George F. Dunn, 5120 Woodway Dr., Suite 9000, Houston, Texas 77056-1725
8107858	First Insurance Funding, 135 S., LaSalle ST, Dept 8075, Chicago, IL 60674-8075
8107860	+ Gillespie, Robin, PO Box 631107, Nacogdoches, TX 75963-1107
8107861	+ Gillespie, Robin Trustee, PO Box 631107, Nacogdoches, TX 75963-1107
8107862	+ Hughes Petroleum Products Inc, PO Box 900, Corrigan, TX 75939-0900
8107867	+ John Deer Credit, PO Box 5327, Madison, WI 53705-0327
8107868	+ Kristy Smith, 12526 FM 95, Nacogdoches, TX 75961-8753
8107870	+ Lloyd Gillespie, PO Box 631107, Nacogdoches, TX 75963-1107
8107869	Lloyd Gillespie, 8211 S US Hwy 59, Nacogdoches, TX 75964-8718
8107871	+ Lloyd Kraus, Chapter 13 Trustee, 110 N College Ste 1200, Tyler, TX 75702-7242
8107872	+ Lucky Stop, 1218 Douglas Rd, Nacogdoches, TX 75964-4904
8107875	Nacogdoches County et al, Perdue Brandon Fielder et al, PO Box 2007, Tyler, TX 75710-2007
8107877	+ Online Collections Deep ET Coop, Attn: Bankruptcy, PO Box 1489, Winterville, NC 28590-1489
8107881	+ PNC Equipment Fin LLC-Element, co Robert Walton Esq, 794 Penilyn, Ste 100, Blue Bell, PA 19422-1669
8107882	+ PNC Equipment Finance, Customer Service -Bankruptcy, PO Box 609, Pittsburgh, PA 15230-0609
8107878	+ Pederson, Bill, Atty, PO Box 630870, Nacogdoches, Texas 75963-0870
8107879	+ Pederson, Bill, Atty, 118 E Hospital Street, no 400, Nacogdoches, TX 75961-5242
8107880	Perdue Brandon Fielder, Bullard City Ct, PO Box 9132, Amarillo, TX 79105-9132
8107883	+ Polk County Clerk, Civil case 21-CC-CV-0053, 101 W Mill Street, Ste 265, Livingston, TX 77351-3233
8107884	+ R & D Distributing, PO Box 1507, Center, TX 75935-1507
8107885	RMA Toll Processing, PO Box 734182, Dallas, TX 75373-4182
8107886	+ RPM for Dish Network, 20816 44th Ave West, Lynnwood, WA 98036-7799
8107887	+ Southside Bank, PO Box 1079, Tyler, TX 75710-1079
8107891	+ Stuart Lippman & Assoc, 5447 E 5th Street, no 110, Tucson, AZ 85711-2345

8107892 + Sunoco, 4123 Old Tyler Rd, Nacogdoches, TX 75964-1435  
 8107896 + Trail Co, 116 Chad Drive, Mansfield, LA 71052-4565  
 8107899 + United States Attorney BMT, 350 Magnolia Ave, Ste 150, Beaumont, TX 77701-2254  
 8107900 + Velvin Oil Co Inc, PO Box 993, Henderson, TX 75653-0993  
 8107901 + W. David Stephens, P. O. Box 444, 103 E Denman Ave, Lufkin, Texas 75901-3993  
 8107902 + Woodco Leasing, PO Box 2279, Woodville, TX 75979-2279

TOTAL: 51

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: wdavids@consolidated.net	Jan 10 2022 23:55:00	Walter David Stephens, P.O. Box 444, 103 E. Denman, Lufkin, TX 75902-0444
ust	+ Email/Text: ustpregion06.ty.ecf@usdoj.gov	Jan 10 2022 23:55:00	US Trustee, Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231
8107836	EDI: PHINAMERI.COM	Jan 11 2022 04:48:00	Americredit Financial, Bankruptcy, PO Box 183593, Arlington, TX 76096
8107841	EDI: BANKAMER.COM	Jan 11 2022 04:48:00	Bank of America, Attn: Bankruptcy, NC4-105-03-14 PO Box 26012, Greensboro, NC 27420
8110094	EDI: BANKAMER.COM	Jan 11 2022 04:48:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
8107851	+ Email/Text: VFOWLER@CBTX.COM	Jan 10 2022 23:56:00	Commercial Bank of Texas, 215 E Main, Nacogdoches, Texas 75961-5223
8107853	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jan 10 2022 23:55:00	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
8107854	+ EDI: CCS.COM	Jan 11 2022 04:48:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
8107857	Email/Text: bknotice@ercbpo.com	Jan 10 2022 23:56:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
8109349	EDI: FORD.COM	Jan 11 2022 04:48:00	FORD MOTOR CREDIT COMPANY LLC, PO Box 62180, Colorado Springs, CO 80962
8107859	+ EDI: FORD.COM	Jan 11 2022 04:48:00	Ford Motor Credit, Attn: Bankruptcy, PO Box 54200, Omaha, NE 68154-8000
8107866	EDI: IRS.COM	Jan 11 2022 04:48:00	IRS, 1919 Smith St, Mail Stop 5024 HOU, Houston, TX 77002
8109624	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2022 00:03:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
8107873	+ EDI: MID8.COM	Jan 11 2022 04:48:00	Midland Cr Mgmt Midland Funding, PO Box 2037, Warren, MI 48090-2037
8110487	+ EDI: MID8.COM	Jan 11 2022 04:48:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
8107874	+ EDI: MID8.COM	Jan 11 2022 04:48:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
8107876	EDI: NTXTOLWAY	Jan 11 2022 04:48:00	North Texas Tollway Authority, PO Box 660244, Dallas, TX 75266-0244
8108359	+ EDI: RECOVERYCORP.COM	Jan 11 2022 04:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
8107888	+ Email/Text: sdietz@swrecovery.com	Jan 10 2022 23:56:00	Southwest Recovery Service, 17311 Dallas Parkway, Suite 235, Dallas, TX 75248-1132
8107890	+ Email/Text: landrys@ag.louisiana.gov	Jan 10 2022 23:55:00	State of Louisiana, Civil Division, PO Box 94005,

8107893	EDI: RMSC.COM	Jan 11 2022 04:48:00	Baton Rouge, LA 70804-9005
8107894	+ Email/Text: amccoy@synerpriseconsulting.com	Jan 10 2022 23:56:00	Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064
8107889	Email/Text: pacer@cpa.state.tx.us	Jan 10 2022 23:56:00	Synerprise Consulting Services, Inc, Attn: Bankruptcy, 5651 Broadmoor, Mission, KS 66202-2407
8107895	Email/Text: ridpacer@twc.state.tx.us	Jan 10 2022 23:56:00	State Comptroller Public Accts, Capitol Station, Austin, TX 78774
8107897	Email/Text: bankruptcydepartment@tsico.com	Jan 10 2022 23:56:00	Texas Workforce Commission, PO Box 149080, Austin, TX 78714-9080
8107898	+ Email/Text: ustpregion06.ty.ecf@usdoj.gov	Jan 10 2022 23:55:00	Transworld Systems, PO Box 15520, Wilmington, DE 19850-5520
			U. S. Trustee EDTX, 300 Plaza Tower, 110 N. College Ave, Tyler, TX 75702-7226

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
8107844	*+	Bradley C Smith, 12526 N FM 95, Nacogdoches, TX 75961-8753
8107865	*	IRS, Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
8107864	*	IRS, PO Box 7346, Philadelphia, PA 19101-7346
8107863	*+	Internal Revenue Service, Tyler Division Case Only, 3372 S/SW Loop 323, Tyler, TX 75701-9222

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2022 at the address(es) listed below:

Name	Email Address
Abbey U. Dreher	on behalf of Creditor Bank of America N.A. edecf@BDFGROUP.com, marshak@bdfgroup.com
George Dunn	on behalf of Creditor Ford Motor Credit Company LLC gdunn@dntlaw.com megan@dntlaw.com
Lloyd Kraus	docs@ch13tyler.com
US Trustee	USTPRegion06.TY. ECF@USDOJ.GOV

District/off: 0540-9

Date Rcvd: Jan 10, 2022

User: admin

Form ID: 309I

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Total Noticed: 77

Walter David Stephens

on behalf of Debtor Bradley C Smith wdavids@consolidated.net  
wds01@consolidated.net;wds02@consolidated.net;stephensteresa01@gmail.com

**TOTAL: 5**